

On Friday, December 29, 2023, 9:01 AM, Prime Recovery LLC
<noreply@em8760.payprimeaccount.com> wrote:

PRIME RECOVERY LLC
5237 SUMMERLIN COMMONS BLVD.
SUITE 440
FORT MYERS, FL 33907
855-744-0719

CHARLES ROTSZTAJN
Creditor: CREDIT FRESH
Account Number: 2232430
Current Balance: \$4,158.33

Your CREDIT FRESH account owing \$4,158.33 is still delinquent and being handled by Prime Recovery LLC for collections.

We offer simple, affordable payment plans or settlement options, login and setup a manageable payment plan or settlement to get back on track.

Please login or call 855-744-0719 to speak with a representative regarding options on your account.

In some cases paying off your account may help improve your credit score.

You can view your account balance, update your account details, make a one-time payment, and set up a payment arrangement using our [online account portal](#). Payments can be scheduled for a future date.

If you have questions, please contact our office at 855-744-0719.

We are available daily from 8 AM to 7 PM Eastern.

We can also be reached by email at info@primerecoveryllc.com

Our mailing address is 5237 Summerlin Commons Blvd. Suite 440, Fort Myers, FL 33907

MINI-MIRANDA: This communication is with a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

DISPUTE: If you believe this is not your debt or the amount is wrong, [click here](#) to initiate a dispute. You can also initiate a dispute for any other reason. This can be done online, by calling our office, or by writing to us.

VALIDATION NOTICE: Unless you notify this office within thirty days after receiving this notice that you dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid. If you notify us in writing within thirty days from the date you received this notice that the debt, or any portion thereof is disputed, we will obtain verification of the debt or a copy of any judgment and mail it to you. In the event that the name of the creditor is different from the original creditor, and you, within the thirty-day period, in writing request the name and address of the original creditor, we will supply this information to you.

PRIVACY POLICY: Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our privacy policy on [our website](#) or we will mail you a free copy upon request if you call us.

OPT-OUT: This email was sent to ozchasusa@yahoo.com. You were sent this message because you consented to electronic communication when you originated this loan. If you wish to opt out of further contact by email, please use the opt-out links at the bottom of this message or reply to this message with the word STOP.

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 AM or after 9 PM. They may not harass you by using threats

of violence, arrest, or obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877-FTC-HELP or <http://www.ftc.gov>.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until your account has been at our office for at least thirty days.

ILLINOIS: We will provide you with the name and address of the original creditor if different from the current creditor.

MASSACHUSETTS: Massachusetts residents may contact our office by telephone at the number and address stated at the beginning of this email (above) or at 855-431-5556 between the hours of 8 AM and 9 PM Eastern Time, Monday through Thursday. Notice of important rights. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

MAINE: Maine residents may contact our office by telephone between 8 AM and 8 PM Eastern Time. Notice of important rights. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten day unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

NEW MEXICO: We are required by the New Mexico Attorney General rule to notify you of the following information. This information is not legal advice. This debt may be too old for you to be sued on it in court. If it is too old, you cannot be required to pay it through a lawsuit. You can renew the debt and start the time for the filing of a lawsuit against you to

collect the debt if you do any of the following: make any payment of the debt; sign a paper in which you admit that you owe the debt or in which you make a new promise to pay; sign a paper in which you give up ("waive") your right to stop the debt collector from suing you in court to collect the debt.

NEVADA: If the consumer pays or agrees to pay the debt or any portion of the debt, the payment agreement to pay may be construed as (1) an acknowledgment of the debt by the consumer; and (2) a waiver by the consumer of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (3) if the consumer does not understand or has questions concerning his/her legal rights or obligations relating to the debt, the debtor should seek legal advice.

OHIO: Alternatively, if you have a complaint about the way we are collecting your debt, please contact the Ohio Attorney Generals Office online at <http://www.ohioattorneygeneral.gov>; by telephone at [1-800-282-0515](tel:1-800-282-0515) between the hours of 8 AM and 7 PM Eastern Time, Monday through Friday; or by mail at 30 E. Broad Street, 14th Floor, Columbus, Ohio 43215.

UTAH: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

This communication is with a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

This message was sent to ozchasusa@yahoo.com from Prime Recovery LLC through admin@primerecoveryllc.com

We hope you enjoy emails from <https://payprimeaccount.com>. If you wish to unsubscribe, please [click here](#).